

## **Remarks**

### Summary of the Office Action

Claims 1-42 are pending in this application.

Claims 1-7, 11, 14-21, 25, and 28-29 have been rejected as anticipated over Williams et al., U.S. Patent No. 5,815,657 ("Williams").

Claims 8-10, 12-13, 22-24, and 26-27 have been rejected as unpatentable over Williams in view of Scroggie, et al., U.S. Patent No. 6,185,541 ("Scroggie").

Claims 30-42 have been allowed.

### Applicant's Response

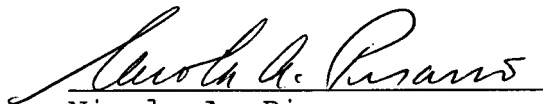
Applicant respectfully submits that neither Williams nor Scroggie teach or suggest all of the features of applicant's claimed invention. The Office Action states that the prior art taken alone or in combination failed to teach or suggest transferring compensation from a first vendor to a second vendor in an amount equal to the value of the electronic tokens of the second type taken. Office Action, ¶ 3. Therefore, applicant has amended independent claims 1 and 15 to recite a plurality of web servers "associated with a plurality of vendors, wherein in the plurality of vendors accept at least one of the first type of electronic tokens and a second type of electronic tokens" and transferring compensation from the first web server to one of the plurality of vendors in an amount equal to the value of the electronic tokens of the second type. Therefore, because the Office Action concedes that the prior art does not teach or suggest such a feature, independent claims 1 and 15 are also allowable for the foregoing reason.

Applicant respectfully submits that claims 1 and 15 patentably distinguish over the prior art, and thus dependent claims 2-14 and 16-29 also patentably distinguish over the prior art for at least the same reasons.

CONCLUSION

In view of the foregoing, applicant respectfully submits that the application is in condition for allowance. An early and favorable action is earnestly requested.

Respectfully submitted,



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